

## CASE STUDY

# KBZ Bank Transforms Treasury Operations for a Modern World



Fusion Treasury will help us prepare for further market modernization in Myanmar and sharpen our competitive edge.”

**Roland Yeoh**  
Head of Treasury,  
KBZ Bank

**THE FUTURE OF  
FINANCE IS OPEN**



## At a Glance

### Solution

- Fusion Treasury



The flexibility of Fusion Treasury will empower us to expand the scope of our digital transformation strategy.”

### Roland Yeoh

Head of Treasury,  
KBZ Bank

### About Kanbawza Bank

Established in 1994, Kanbawza (KBZ) Bank is Myanmar’s largest privately-owned bank and the first to expand internationally, with headquarters in Yangon and representative offices located in Singapore, Thailand, and Malaysia. Leading the way for Myanmar’s rapidly developing financial services industry, KBZ Bank employs 18,000 people, operates 475 branches nationwide, and holds a 40% market share in both retail and commercial banking.

### The Challenge

As Myanmar modernizes its banking sector, its financial institutions are embracing digital transformation to help them compete in both domestic and international markets. To free up resources for growth and help it scale its business efficiently, KBZ Bank set out to automate mission-critical processes and reduce operational costs by evolving its treasury operations.

### The Solution

KBZ Bank is establishing a single, integrated platform for managing its front-to-back treasury processes with Fusion Treasury from Finastra—a scalable platform that enables automation and facilitates compliance with the latest international banking regulations.

### The Result

With Fusion Treasury, KBZ Bank is well-placed to increase its operational efficiency and improve its straight-through-processing (STP) rate. With the ability to react much faster to emerging market trends, KBZ Bank will have the capabilities it needs to serve the fast-changing needs of Myanmar’s banking sector.

[kbzbank.com](https://kbzbank.com)



With Fusion Treasury automating our core treasury processes, we will be able to lower our overheads and boost our straight-through-processing rate.”

**Roland Yeoh**  
Head of Treasury, KBZ Bank

## KBZ Bank fuels digital transformation by streamlining treasury operations with Fusion Treasury

### Keeping Pace with Change

The banking sector in Myanmar is undergoing rapid modernization, creating new opportunities for financial service providers in the domestic market, and unlocking the possibility of international expansion.

As the leading private bank in Myanmar, KBZ Bank aimed to capitalize on these opportunities for growth. To make it easier for the organization to adapt and scale, KBZ Bank decided to embrace digital technology that would help it reduce costs, evolve its front-to-back treasury processes, and nurture new revenue streams.

Roland Yeoh, Head of Treasury at KBZ Bank, explains: “Myanmar’s banking sector is evolving rapidly, and we must adapt our business to stay ahead of market demand. For example, multi-asset income management is becoming more popular in the financial services and treasury markets, and trade volumes are increasing. These trends put additional pressure on our existing treasury processes.”

KBZ Bank recognized that it needed to evolve its treasury function to support this growth in transaction volumes and complexity, as well as facilitating compliance with international liquidity regulations as the market constantly shifts.

Roland Yeoh continues: “We knew that digitalization offered the best path to strengthening our competitive position, as it would help to reduce our operational costs and future-proof our treasury department.”

### Embracing Automation

After evaluating various options, KBZ Bank selected Fusion Treasury to streamline its treasury operations. The Finastra solution provides a customizable and highly scalable platform that will help the bank adapt to new market trends in Myanmar.

“We chose Fusion Treasury because we wanted a fully integrated front-to-back solution that would streamline our treasury operations,” continues Roland Yeoh. “As our business expanded, we knew that it was crucial to have a flexible system with a future-proof architecture in place, and Fusion Treasury provides us with the agility we need to align with an ever-changing market. We know we can get ahead of our competitors with Fusion Treasury.”

Fusion Treasury will also help to boost the visibility of KBZ Bank’s finances, strengthening its ability to adjust to new regulatory requirements as they arise.

Roland Yeoh says: “Fusion Treasury gives us greater transparency, putting us in a strong position to adapt as regulations evolve. What’s more, a better overview of financial reporting will help us keep our balance sheets in order and manage our capital to meet the minimum liquidity requirements.”

### Seizing the Initiative

With the deal for Fusion Treasury agreed and the implementation underway, KBZ Bank expects to see significant improvements in operational efficiency and transaction processing.

Roland Yeoh explains:

“With Fusion Treasury automating our core treasury processes, we will be able to lower our overheads and boost our straight-through-processing rate. We’ll be able to process transactions faster than ever before and help employees focus on more valuable activities instead of manually processing transfers. It is a win for our bottom line and a boost to employee satisfaction too.

“What’s more, we will be able to significantly reduce error rates by automating manual workflows, which will enable us to keep operational risk to a minimum.”

The flexible tools and customizable features of Fusion Treasury will also support KBZ Bank’s growth as it continues to adapt to Myanmar’s rapidly modernizing financial market.

“The flexibility of Fusion Treasury will empower us to expand the scope of our digital transformation strategy,” says Roland Yeoh. “The increased efficiency and scalability will help us to develop and introduce new products into the market at a faster pace and, as a result, grow our transaction volumes and revenue. Fusion Treasury will help us prepare for further market modernization in Myanmar and sharpen our competitive edge.”

## KBZ Bank plans to shape the future of banking in Myanmar with the support of Finastra



Developing our services with Fusion Treasury will help KBZ Bank drive a future that improves banking not only for our business, but for all of Myanmar.”

### Roland Yeoh

Head of Treasury,  
KBZ Bank

### Driving Financial Inclusion

Since finalizing its plans to implement Fusion Treasury, KBZ Bank aims to develop a close relationship with Finastra as it rolls out the solution company-wide.

“Finastra has a strong market presence in Myanmar, so when we looked into the market for a new banking solution we knew exactly where to turn,” says Roland Yeoh. “Fusion Treasury also has an excellent track record across the globe, so we knew we were in safe hands. With Finastra as our strategic partner, we feel confident that we will achieve our digital transformation goals quickly and effectively.”

He concludes: “Developing our services with Fusion Treasury will help KBZ Bank drive a future that improves banking not only for our business, but for all of Myanmar.”

### About Finastra

Finastra unlocks the potential of people and businesses in finance, creating a platform for open innovation. Formed in 2017 by the combination of Misys and D+H, we provide the broadest portfolio of financial services software in the world today—spanning retail banking, transaction banking, lending, and treasury and capital markets. Our solutions enable customers to deploy mission critical technology on premises or in the cloud. Our scale and geographical reach means that we can serve customers effectively, regardless of their size or geographic location—from global financial institutions, to community banks and credit unions. Through our open, secure and reliable solutions, customers are empowered to accelerate growth, optimize cost, mitigate risk and continually evolve to meet the changing needs of their customers. 90 of the world's top 100 banks use Finastra technology. Please visit [finastra.com](https://finastra.com)

Finastra and the Finastra 'ribbon' mark are trademarks of the Finastra group companies.  
© 2019 Finastra. All rights reserved.

### Corporate Headquarters

4 Kingdom Street  
Paddington  
London W2 6BD  
United Kingdom  
T: +44 20 3320 5000

